

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sharon A. Koezeno
Debtor

Case No. 21-00871-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 26, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recip ID	Recipient Name and Address
db	+ Sharon A. Koezeno, 626 Morgan St., Dickson City, PA 18519-1508
5404412	+ Ken Sherwood, 1314 Main St., 1st Floor, Peckville, PA 18452-2059
5404413	Kia Motor Financial Services, Attn: Bankruptcy Dept., P.O. Box 20825, Fountain Valley, CA 92728-0825
5404414	+ Lackawanna County Tax Claim Bureau, Lackawanna County Government Ctr., 123 Wyoming Ave., Suite 267, Scranton, PA 18503-2029
5404417	Portnoff Law Associates, Ltd, 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401
5404418	+ Scott Township Sewer & Water Authority, 1038 Montdale Road, Scott Township, PA 18447-9773
5432721	+ Scott Township Sewer and Water Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
5432719	+ Scott Township Sewer and Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5404422	Target National Bank, c/o Target Credit Card Svcs., P.O. Box 1, Minneapolis, MN 55440

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Aug 26 2024 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5404407	+ Email/PDF: bncnotices@becket-lee.com	Aug 26 2024 18:54:58	American Express, Customer Service, P.O. Box 981535, El Paso, TX 79998-1535
5404408	+ Email/PDF: bncnotices@becket-lee.com	Aug 26 2024 18:54:53	American Express, P.O. Box 981535, El Paso, TX 79998-1535
5413576	Email/PDF: bncnotices@becket-lee.com	Aug 26 2024 18:44:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5420498	+ Email/Text: bankruptcy@cavps.com	Aug 26 2024 18:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5419869	EDI: CITICORP	Aug 26 2024 22:35:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5404409	+ Email/PDF: creditonebknofications@resurgent.com	Aug 26 2024 18:44:44	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5404410	EDI: DISCOVER	Aug 26 2024 22:35:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
5405969	EDI: DISCOVER	Aug 26 2024 22:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5404411	Email/Text: collecadminbankruptcy@fnni.com	Aug 26 2024 18:41:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
5408767	Email/Text: collecadminbankruptcy@fnni.com	Aug 26 2024 18:41:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
5405867	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 26 2024 18:41:00	Hyundai Lease Titling Trust, PO Box 20825,

			Fountain Valley, CA 92728-0825
5404415	Email/Text: tullio.deluca@verizon.net	Aug 26 2024 18:41:00	Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504
5411366	Email/PDF: resurgentbknotifications@resurgent.com	Aug 26 2024 18:44:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5404416	Email/Text: EBN@Mohela.com	Aug 26 2024 18:41:00	Mohela, 633 Spirit Dr., Chesterfield, MO 63005
5405351	Email/Text: EBN@Mohela.com	Aug 26 2024 18:41:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
5419343	EDI: PRA.COM	Aug 26 2024 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5404419	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 26 2024 18:41:00	Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115
5404866	^ MEBN	Aug 26 2024 20:24:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5404421	EDI: SYNC	Aug 26 2024 22:35:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5415563	+ Email/Text: bncmail@w-legal.com	Aug 26 2024 18:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5404423	+ EDI: CITICORP	Aug 26 2024 22:35:00	The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
5419370	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 26 2024 18:41:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Scott Township Sewer and Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5413577	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5404420	##+	Sharon A. Koezeno, 1314 Main St., 2nd Floor, Peckville, PA 18452-2059

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed

District/off: 0314-5
Date Rcvd: Aug 26, 2024

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below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2021-NR1, Mortgage-Backed Notes, Series 2021-NR1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Randolph Wood	on behalf of Creditor Scott Township Sewer and Water Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Tullio DeLuca	on behalf of Debtor 1 Sharon A. Koezeno tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Sharon A. Koezeno

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4124

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-00871-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon A. Koezeno
aka Sharon Andrea Koezeno, aka Sharon
Koezeno

8/26/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.